

REMARKS

Claims 22-26 and 29-32 are presently pending in this application. Claim 31 was rejected under 35 U.S.C. § 112 ¶2. Claims 22, 30 and 31 were rejected under 35 U.S.C. §102 as being anticipated by U.S. Patent Pub. 2002/0046635 A1 to Christen et al. (hereinafter "Christen"). Claim 23 was rejected under 35 U.S.C. § 103(a) as being obvious over Christen in view of U.S. Patent No. 2,430,720 to Kline, et al. (hereinafter "Kline"). Claims 24-26 were rejected as being obvious over the combination of Christen and Kline in further view of U.S. Patent No. 5,586,479 to Roy, et al. (hereinafter "Roy"). Claim 29 was rejected as being obvious over Christen in view of U.S. Patent No. D462,965 to Pentz (hereinafter "Pentz").

Claim 32, added in the amendment of June 23, 2006, was not addressed by the Examiner. Applicants submit that claim 32 is readable on the elected species Group II, Species A, as elected in Applicants' Response of April 11, 2005. Applicants submit that claim 32 is properly presented in this application and defines allowable subject matter over the art of record.

Claims 22-26 and 29-32 remain in this application.

Applicants are grateful for the conversations with the Examiner on December 20 and 21, 2006, in which the Examiner indicated that an amendment that more specifically defined the claimed invention in terms of a succession of individual cards would help distinguish the claimed invention over the cited references, and would be viewed more favorably in consideration toward allowance. Applicants are also appreciative of the Examiner's acknowledgement of the Office's oversight in not addressing claim 32. From the conversations, Applicants understand that the Examiner will consider claim 32 along with this amendment and respond to it in the next Office Action. Applicants further understand that, should the next Office Action reject claim 32, said Office Action should not be made final under MPEP §706.07(b).

In light of the Examiner's comments, claim 31 has been amended to overcome any indefiniteness under 35 U.S.C. § 112 from the lack of antecedent basis for the term "said card."

Further in light of Examiner's comments, claim 22 has been amended to make clear that cards of the first configuration are supplied in a succession of individual financial cards, and each individual card in the succession is cut into a card of the second configuration and

corresponding scrap. An additional limitation has been added that the corresponding scrap is discarded.

Christen does not, nor do any of the other cited references, disclose or suggest such limitations. In contrast, Christen discloses a single sheet (10) from which *multiple* cards are punched out. (Christen at [0016]). Christen does not disclose supplying a succession of cards for cutting at a cutting station. Notably, the single sheet of Christen does not disclose scrap corresponding to each of the punched-out cards. Instead, the sheet of Christen is repositioned after each card is punched in order to punch additional cards—the sheet is reused, not discarded, after each punch. Applicants therefore respectfully request the allowance of claim 22.

Claims 23-26 and 29-31 are dependent upon claim 22, and thus incorporate all of its limitations. As such, claims 23-26 and 29-31 similarly contain the limitations above that are not disclosed or suggested in the cited references. Applicants therefore respectfully request the allowance of claims 23-26 and 29-31.

Applicants further respectfully request the allowance of claim 32, newly added with Applicants' immediately previous filing, which is supported by the specification, including by at least paragraph [0019].

Applicants respectfully submit that the patent application is in condition for allowance. If, in the opinion of the Examiner, a telephone conference would expedite the prosecution of the subject application, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,

/Aaron R. Feigelson/
Aaron R. Feigelson, Reg. No. 59,022
LEYDIG, VOIT & MAYER, LTD.
Two Prudential Plaza, Suite 4900
180 North Stetson Avenue
Chicago, Illinois 60601-6780
(312) 616-5600 (telephone)
(312) 616-5700 (facsimile)

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